

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

LaShondra Marie Murry

S.S. No.: xxx-xx-8033

Mailing Address: 3251 Bristol Street, Sanford, NC 27332-

Case No. 10-81984

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 29, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 16, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 10/26/10

Lastname-SS#: Murry-8033

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Lee Co./CPI/Terminix	3	Tax/Executory Contracts
Palace View South	4	TimeShare
Palace View South	5	TimeShare POA
Wells Fargo Home Mtg	12	House & Lot:
Sedgemoor Property Owners	10	House & Lot: HOA

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARRIARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
Lee Co./CPI/Terminix	3		**
Palace View South	4		**
Palace View South	5		**
Wells Fargo Home Mtg	12		**
Sedgemoor Property Owners	10		**
NONE			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
NONE	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
NONE			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SID - SECURED DEBTS a FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Commerce Bank	1	\$6,660	5.00	\$67	\$131.80	2008 Tracker Marine Pro Boat
Patelco Credit Union	6/7/8/9	\$13,275	5.00	\$133	\$262.71	All liens on 2003 Toyota Sequoia
Ford Motor	2	\$17,010	5.00	\$170	\$336.63	2007 Ford Edge SEL
Toyota Financial	11	\$13,657	5.00	\$137	\$270.27	2007 Toyota Camry SE

SID - SECURED DEBTS a 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
NONE			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,790

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes \$10,500

State Taxes

Personal Property Taxes \$65

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI= None(\$0) None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,248 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 2.38 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

Claim of Ford Motor Credit to be paid by Co-Signer, through her Chapter 13 plan.

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Bill Me Later
Post Office Box 5018
Lutherville Timonium, MD 21094

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

ACS
Post Office Box 7051
Utica, NY 13504-7051

Bill Me Later
Post Office Box 2394
Omaha, NE 68103-2394

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Applied Card Bank
Post Office Box 17125
Wilmington, DE 19850-7125

Capital One
Post Office Box 85167
Richmond, VA 23285-5167

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Applied Card Bank
Post Office Box 17120
Wilmington, DE 19886-7120

Capital One
Post Office Box 30285
Salt Lake City, UT 84130-0285

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America
Post Office Box 15028
Wilmington, DE 19850-5028

Care Credit
c/o GE Money Bank
Post Office Box 960061
Orlando, FL 32896-0061

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bank of America
Post Office Box 15026
Wilmington, DE 19850-5026

Chase
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Bank of America
Post Office Box 15019
Wilmington, DE 19886-5019

Chase
Post Office Box 15153
Wilmington, DE 19886-5153

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Bernhardt & Strawser, P.A.
5821 Fairview Road
Suite 100
Charlotte, NC 28209

Chase/AFSA
2277 East 220th Street
Long Beach, CA 90810

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Best Buy Reward Zone Program
c/o Household Bank
Post Office Box 80045
Salinas, CA 93912-0045

Citi Cards
Post Office Box 6500
Sioux Falls, SD 57117-6500

Citi Cards
Post Office Box 6062
57117
Jacksonville, FL 32232-5165

CPI Security
4200 Sandy Porter Road
Charlotte, NC 28273

GE Care Credit
Post Office Box 981438
El Paso, TX 79998-1438

Citi Cards
Post Office Box 182564
Columbus, OH 43218-2564

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

GE Care Credit
Post Office Box 981127
El Paso, TX 79998-1127

Citi Cards
Post Office Box 1873051
Columbus, OH 43218-3051

Dell Financial Services
c/o DFS Customer Care Dept.
Post Office Box 81577
Austin, TX 78708-1577

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

Citibank
Post Office Box 769004
San Antonio, TX 78245-9004

Dell Financial Services
P.O. Box 6403
Carol Stream, IL 60197-6403

HC Processing Center
Post Office Box 829
Springdale, AR 72765-0829

Citibank
Post Office Box 688923
Des Moines, IA 50368-8923

Elan Financial Services
Post Office Box 108
Saint Louis, MO 63166-9801

Home Depot
P.O. Box 653000
Dallas, TX 75265-3000

Citifinancial Bankruptcy Department
Post Office Box 140489
Irving, TX 75014-0489

Federal Housing Authority
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

HSBC Card Services
Post Office Box 80084
Salinas, CA 93912-0084

Citifinancial, Inc. NC
3232 NC Highway 87 South
Sanford, NC 27332-9633

Ford Motor Credit
Attn: Managing Agent
Post Office Box 105697
Atlanta, GA 30348-5697

HSBC Card Services
Post Office Box 5222
Carol Stream, IL 60197-5222

Commerce Bank
Attn: Managing Agent
RLPSS Customer Service
Post Office Box 413658 CT4-1
Kansas City, MO 64141-3658

Ford Motor Credit Company**
Post Office Box 55000
Drawer 55-953
Detroit, MI 48255-0953

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Commerce Bank, NA
Post Office Box 807011
Kansas City, MO 64180-7011

Ford Motor Credit**
National Bankruptcy Service Center
Post Office Box 537901
Livonia, MI 48153-7901

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Lee County Tax Collector
106 Hillcrest Drive
P.O. Box 1968
Sanford, NC 27331-1968

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Shell Card Center
P.O. Box 6406
Sioux Falls, SD 57117-6406

Lee County Tax Collector
Attn: Managing Agent
P.O. Box 1968
Sanford, NC 27331-1968

Palace View South
By Spinnaker LLC
Attn: Managing Agent
4725 North Scottsdale Road, Ste 300
Scottsdale, AZ 85251

Shell Credit Card Center
P.O. Box 183018
Columbus, OH 43218-3018

Lee County Tax Collector
Post Office Box 2040
Sanford, NC 27330

Palace View South
By Spinnaker LLC
Post Office Box 29352
Phoenix, AZ 85038

Sun Tech Col
384 Galleria Parkway
Madison, MS 39110

Macy's
Post Office Box 8116
Mason, OH 45040

Palace View South
By Spinnaker
Post Office Box 6685
Hilton Head Island, SC 29938

Terminix
Post Office Box 2587
Fayetteville, NC 28302-2587

Macy's
1345 South 52nd Street
Tempe, AZ 85281

Patelco Credit Union
Attn: Managing Agent
Post Office Box 2227
Merced, CA 95344-0227

Toyota Financial Services
Attn: Managing Agent
Post Office Box 8026
Cedar Rapids, IA 52408

Metropolitan National Bank
Post Office Box 6335
Fargo, ND 58125-6335

Patelco Credit Union
156 Second Street
San Francisco, CA 94105

Toyota Financial Services
Post Office Box 2958
Torrance, CA 90509-2958

Metropolitan National Bank
Post Office Box 790408
Saint Louis, MO 63179-0408

Patelco Credit Union
Post Office Box 30495
Tampa, FL 33630-3495

Tracy Lee Murry
3251 Bristol Street
Sanford, NC 27332

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Reward Zone Program
Mastercard
Post Office Box 5222
Carol Stream, IL 60197-5222

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Sedgemoor Property Owners' Assoc
Attn: Managing Agent
3201 Argyll Drive
Sanford, NC 27332

US Bank
Post Office Box 6352
Fargo, ND 58125-6352

US Bank
Post Office Box 6335
Fargo, ND 58125-6335

Wells Fargo Home Mortgage
Post Office Box 11701
Newark, NJ 07101

US Bank
Post Office Box 790408
Saint Louis, MO 63179-0408

US Department of Education
Post Office Box 5202
Greenville, TX 75403-5202

US Department of Education
Post Office Box 13328
Richmond, VA 23225-0328

US Department of Education
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609

Wal-Mart
Post Office Box 103104
Roswell, GA 30076

Wal-Mart
Post Office Box 981470
El Paso, TX 79998-1470

Wal-Mart
c/o GE Money Bank - BK Department
Post Office Box 103104
Roswell, GA 30076

Wells Fargo Home Mortgage
Attn: Managing Agent
Post Office Box 10335
Des Moines, IA 50306